United States Bankruptcy Court Eastern District of New York

In re:
Michael R Plotkin
Diane Plotkin
Debtors

Case No. 18-45667-cec Chapter 7

CERTIFICATE OF NOTICE

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jan 11, 2019.
                  Michael R Plotkin, Diane Plotkin, +NYC Department of Finance, 345 Ada
db/idb
                                                                74 Fingerboard Rd,
                                                                                          Staten Island, NY 10305-3808
                                                                              Office of Legal Affairs,
smq
                                                     345 Adams Street,
                    Brooklyn, NY 11201-3739
smq
                  +NYS Unemployment Insurance,
                                                       Attn: Insolvency Unit,
                                                                                    Bldg. #12, Room 256,
                    Albany, NY 12240-0001
9367944
                   Allied Physicians Group PLLC,
                                                          PO Box 70280,
                                                                             Philadelphia, PA 19176-0280
9367948
                   C.tech, PO Box 402, Mount Sinai, NY 11766-0402
9367952
                   Citibank/Sears, Centralized Bankruptcy, PO Box 790034,
                                                                                             Saint Louis, MO 63179-0034
                 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030 (address filed with court: Forster & Garbus, LLP, 60 Vanderbilt Motor Pkwy,
9367959
                    Commack, NY 11725-5710)
                  Commack, NY 11725-5/10)
+Mary A Nasso, DDS & Eleanor J Olsen, 4546 Hylan Blvd, Staten Island, Myriad Genetic Laboratories, PO Box 581558, Salt Lake City, UT 84158-North Shore LIJ Urgent Care PC, PO Box 419068, Boston, MA 02241-9068-PM Pediatrics of Bayside VIII, PO Box 21043, New York, NY 10087-1043
                                                                                          Staten Island, NY 10312-6400
9367960
                                                                            Salt Lake City, UT 84158-1558
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                   Physicians of University Hospital, 1 Edgewater St Fl 6, Staten Island, NY 10305-4900
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                   Physicians of University Hoop-Long
Quest Diagnostics, PO Box 740985, Cincinnati, OH 45274-Us
Owest Diagnostics, PO Box 7308, Hollister, MO 65673-7308
9367966
                                                                Cincinnati, OH 45274-0985
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9367970
                   Staten Island University Hospital,
                                                               PO Box 29772,
                                                                                   New York, NY 10087-9772
                   Staten island Pediatric Cardiology,
9367969
                                                                2550 Victory Blvd Ste 302,
                   Staten Island, NY 10314-6635
Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053,
9367972
                    Mason, OH 45040-8053
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                  +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Jan 09 2019 18:53:03
                    NYS Department of Taxation & Finance, Bankruptcy Unit,
                                                                                            PO Box 5300,
                    Albany, NY 12205-0300
                  +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Jan 09 2019 18:52:16
sma
                    Office of the United States Trustee, Eastern District of NY (Brooklyn Office),
                    U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449 DI: RMCB.COM Jan 09 2019 23:43:00 American Medical Collection Agency, PO Box 1235,
                   EDI: RMCB.COM Jan 09 2019 23:43:00
Elmsford, NY 10523-0935
9367945
                   EDI: AMEREXPR.COM Jan 09 2019 23:43:00
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                                                                       Amex,
                                                                                 Correspondence/Bankruptcy, PO Box 981540,
                    El Paso, TX 79998-1540
9367946
                   EDI: AMEREXPR.COM Jan 09 2019 23:43:00
                                                                                 PO Box 297871,
                                                                       Amex,
                    Fort Lauderdale, FL 33329-7871
9367950
                   EDI: CAPITALONE.COM Jan 09 2019 23:43:00
                                                                       Capital One, 15000 Capital One Dr,
                    Richmond, VA 23238-1119
9367949
                   EDI: CAPITALONE.COM Jan 09 2019 23:43:00
                                                                         Capital One, Attn: Bankruptcy, PO Box 30285,
                   Salt Lake City, UT 84130-0285
EDI: CITICORP.COM Jan 09 2019 23:43:00
EDI: WFNNB.COM Jan 09 2019 23:43:00
                                                                    Citi, PO Box 6241, Sioux Falls, SD 57117-6241 Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept,
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                    PO Box 182125, Columbus, OH 43218-2125
                   EDI: WFNNB.COM Jan 09 2019 23:43:00
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                                                                    Comenitybank/victoria, PO Box 182789,
                   Columbus, OH 43218-2789
EDI: CCS.COM Jan 09 2019 23:43:00
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                                                                 Credit collection Services,
                                                                                                     PO Box 55126,
                    Boston, MA 02205-5126
                   EDI: DISCOVER.COM Jan 09 2019 23:43:00
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                                                                       Discover Fin Svcs LLC, PO Box 15316,
                    Wilmington, DE 19850-5316
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                   EDI: DISCOVER.COM Jan 09 2019 23:43:00
                                                                      Discover Financial, PO Box 3025,
                    New Albany, OH 43054-3025
                   EDI: TSYS2.COM Jan 09 2019 23:43:00
                                                                                                      Mason, OH 45040-8218
                   EDI: TSYS2.COM Jan 09 2019 23:43:00 Dsnb Macys, PO Box E-mail/Text: bankruptcynotice@nymcu.org Jan 09 2019 18:52:32
9367958
                                                                                    PO Box 8218,
                                                                                                  Municipal Credit Union,
9367961
                   22 Cortlandt St, New York, NY 10007-3107
EDI: SEARS.COM Jan 09 2019 23:43:00 Sear
9367968
                                                                    Sears/Cbna,
                                                                                     PO Box 6283,
                    Sioux Falls, SD 57117-6283
9367971
                   EDI: WTRRNBANK.COM Jan 09 2019 23:43:00
                                                                     Td Bank USA/Targetcred, PO Box 673,
                    Minneapolis, MN 55440-0673
                                                                                                                TOTAL: 17
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**** BYPASSED RECIPIENTS ****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2019 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com, theston@windelsmarx.com;mcorwin@windelsmarx.com;n159@ecfcbis.com
Kevin Zazzera on behalf of Joint Debtor Diane Plotkin kzazz007@yahoo.com
Kevin Zazzera on behalf of Debtor Michael R Plotkin kzazz007@yahoo.com
Office of the United States Trustee USTPReqion02.BR.ECF@usdoj.gov

TOTAL: 4

Filed 01/11/19 Entered 01/12/19 00:24:54 Case 1-18-45667-cec Doc 13

Information to identify the case:		
Debtor 1	Michael R Plotkin	Social Security number or ITIN xxx-xx-5566
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	Diane Plotkin	Social Security number or ITIN xxx-xx-4717
	First Name Middle Name Last Name	EIN
United States Bankruptcy Court Eastern District of New York		
Case number: 1-18-45667-cec		

Order of Discharge and Final Decree

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Michael R Plotkin

Diane Plotkin aka Diane Scelsi

IT IS FURTHER ORDERED:

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above–named debtor(s) is closed.

BY THE COURT

Dated: January 9, 2019 s/ Carla E. Craig

United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

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EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated:
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Official Form 318DF7

Chapter 7 Order of Discharge and Final Decree